

Figure 101

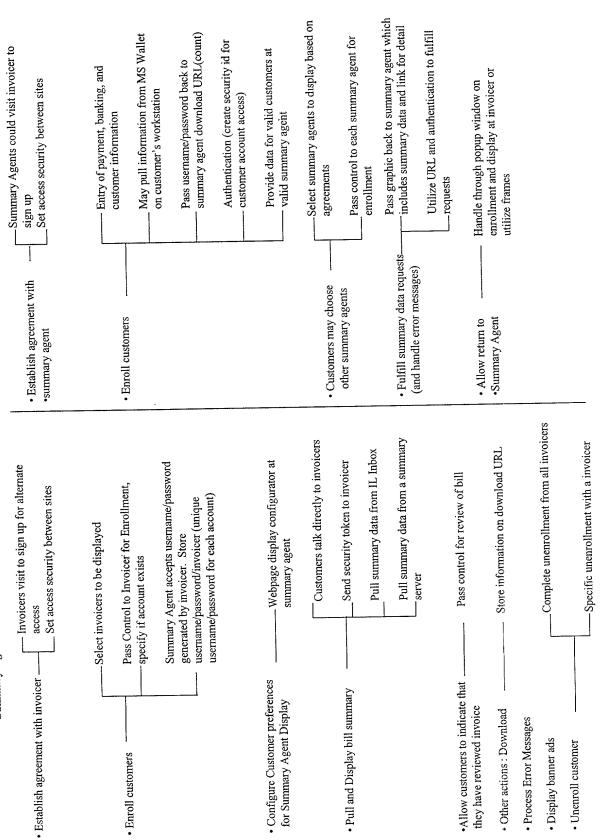


Figure 102

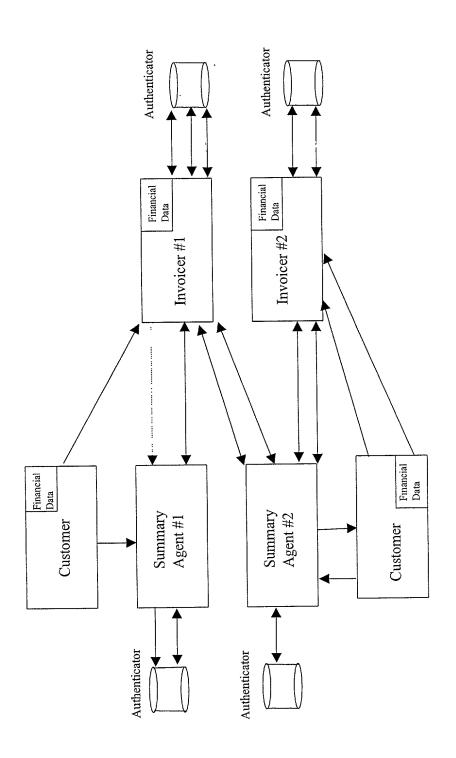


Figure 103

5 Finalize enrollment at invoicer site(return id and pin code) Information passed from Summary Agent to Invoicer (All info can be modified at Invoicer side) Determine frequency of updates to summary agent 1 Invoicer enrolls with summary agent/home banking (or info may be gathered from summary server) communication with presentment service and Banner Ad Management information at Register authentication parameters for Establish URLs, summary server ids Password and Registration .4 Customer Enrollment in Invoicer Space PymtSource Information Payment Arrangements Specific Information at Invoicer Customer Information Contract to autobill Email information Presentment Service site/serviceor with summary agent Invoicer Space 216 invoicer LANGE OF THE WAY WELL BY (e.g., Summary Agent may be Yahoo, Home Banking Site, SB) Enters customer information/username,password Select invoicers that they would like displayed 7 Put Customer in pending queue at summary agent 9 When confirmation returned, activate customer at 6 Enroll at other invoicer sites based on invoicers Website Configuration (limits, messages, Publishing at other summary agents General Banking Information (?) 2 Customer enrolls at summary agent summary agent and invoicer sites 3 Invoicer Specific Enrollment Payment Arrangements Summary Agent Space 214 8 Send confirmation Email Email information and Pymt Sources selected from list tolerances)

Figure 104

multiple invoicers 1 Invoicing is performed and detail invoiceis placed on 2 Summary information is copied from detail invoice published to Detail Invoice server to summary server (invoice amount, pymt May be Authentication to invoicer Pmt arrangements Authentication to invoicer and sources Summary Server arrangements, pymt status) Detail Invoice server Invoicer Space 216 Authentication to summary agent 3 Summary data is retrieved from each summary server at the invoicer. The following information is retrieved from invoicer, he is linked to detail invoice and authentication Summary Agent Space (e.g. Summary Agent may be 5 When customer views detail information about each 6 Changes may be made to pmt arrangement through summary agent (thick portal only). Changes need to 4 Customer utilizes dynamic inbox to view bill Yahoo, Home Banking Site, SB) 214 Summary Agent Server Payment Arrangements Invoice Amount Pymt Status URL Summary Agent Website invoicer site information.

Figure 105

Invoicer #1

Detail Invoice

Summary Server

passed out to invoicers on detail invoice server

Invoicer #2

Detail Invoice

Summary Server

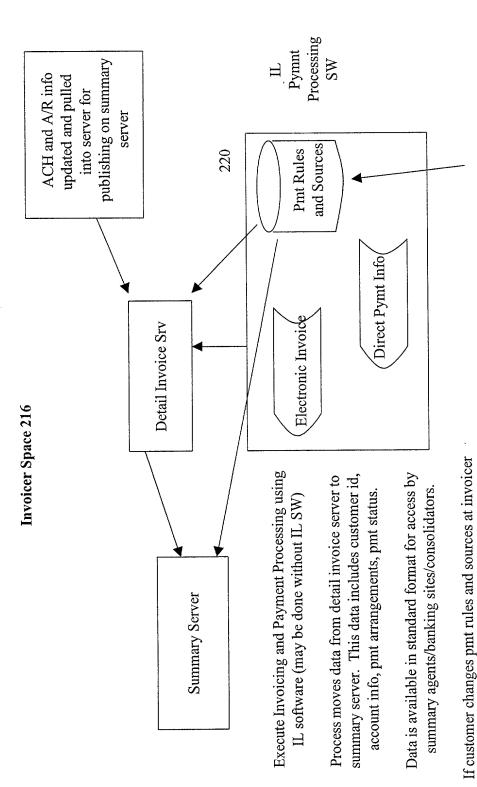
Authentication to Summary

Summary Agent Server

URL

Summary Agent Website

Agent Server



Customer makes changes for pmt rules and sources

publish sources and rules to summary server for updates

Publish pmt rules and sources to invoice server and summary server for updates

Figure 106

Involved by the first of the second s

Summary Agent Space 214

(e.g., Summary Agent may be Yahoo, Home Banking Site, SB)

Customer Information

Name, etc.

Summary Agent Password

Email

Status

(Maybe Issue at Yahoo, but advantages at Bank) Default Customer Payment Source Information

Default Customer Payment Arrangements

Invoicer Information for Summary Agent/Invoicer Association Authentication Parameters

General Info

URLs, Summary Servers

Invoicers to Display

Customer Id, Accounts, Invoicer Id

Customer Id, Accounts, Invoice Amts, Summary Billing Information

Payments

Summary Agent Banner Information

Summary Agent Banner Metrics

Customer Profile

Customer Information

Name, etc

Invoicer Password

Email

Status

Customer Contract Information

Contract Information Customer Id

Payment Source Information as it relates to Payment Arrangements

Payment Arrangements and Rules

Accounting Information and History

Summary Information

Server Identifications

Invoicer Password and Authentication

General Summary Agent Info Summary Agent Parameters

Invoicer Banner Information

Invoicer Banner Metrics

Figure 107

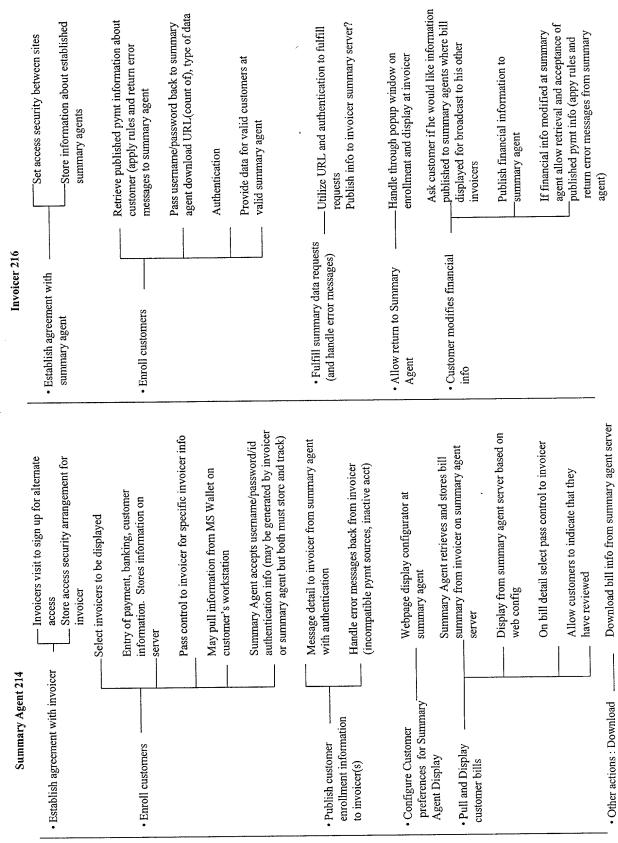


Figure 108

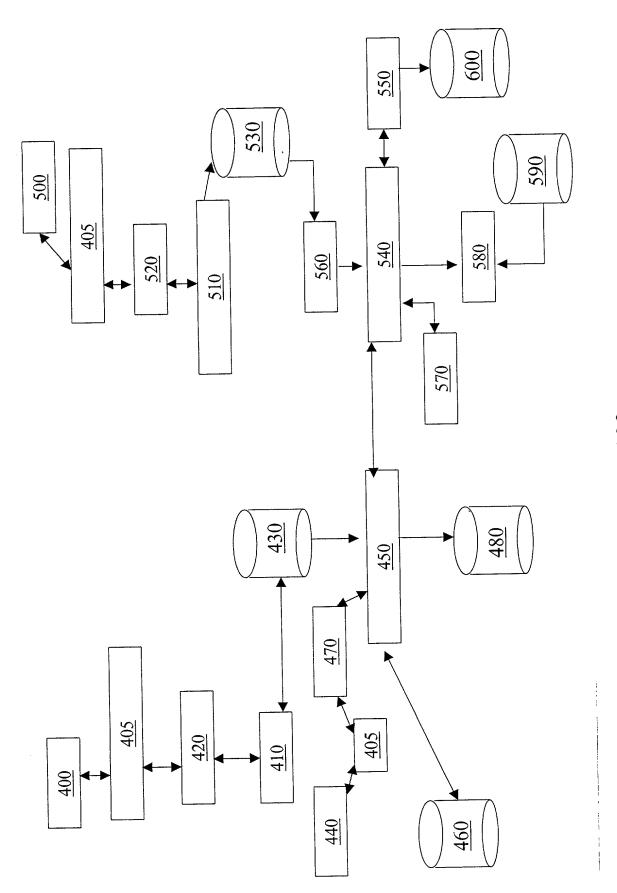


Figure 109

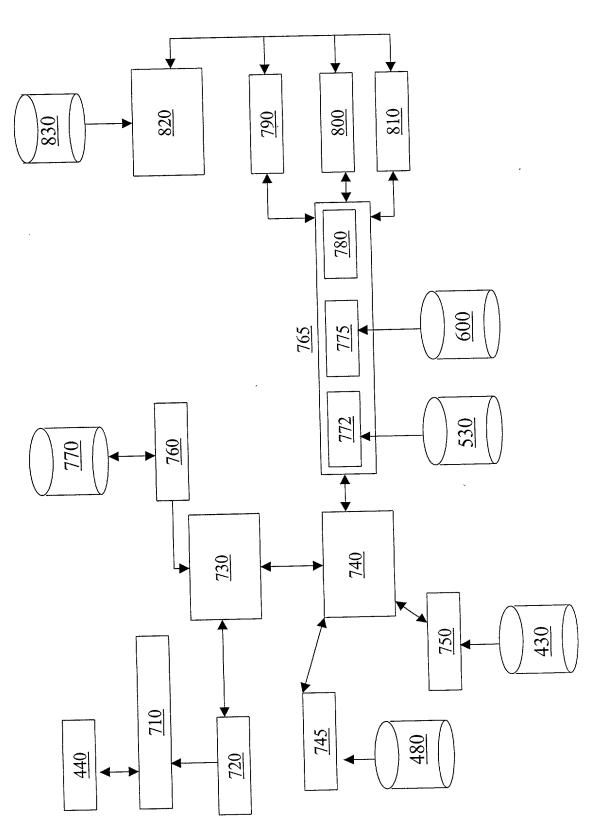


Figure 110

